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James R. Miner (Reg. No. 40,444)
703-714-7449

Attached please find the following regarding U.S. Patent Application No. 09/204,390.

1. Amendment (17 pages); and
2. Certificate of Transmission (1 page).

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Application No.: 09/204,390

FEB 22 2005 Attorney Docket No.: 72167.000061

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Deborah EVERLING)	
)	
Application Number: 09/204,390)	Examiner: Richard FULTS
)	Group Art Unit: 3628
Filed: December 2, 1998)	
)	
For: MERCHANT TRANSACTION)	
DATA MINING METHOD)	

Commissioner for Patents
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Sir:

AMENDMENT

Responsive to the November 19, 2004 Office Action, please amend the subject application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.